

## Summary of Liability and Personal Accident Cover

**Insured:** Current **Individual Members** of **British Aikido Board**

**Period of Cover:** 1<sup>st</sup> March 2010 to 28<sup>th</sup> February 2011

**Activities:** The Martial Arts of Aikido including Training/Practising, Competitions and Official Social Activities.

Insurance is provided by **Royal & Sun Alliance Insurance plc (RSA)**  
RSA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance.

### CIVIL LIABILITY INSURANCE

#### Cover

This insurance provides cover for legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to the RSA within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred. All incidents that may give rise to a claim in the future should be notified to RSA through Perkins Slade Ltd., at the time of incident.  
Cover includes member to member liability.

#### Limits of Indemnity

Civil Liability (Public/Products Liability including liability arising from advice) **£5,000,000 any one occurrence**

#### Principal Exclusions

Liability arising out of:

- i. Criminal Acts
- ii. The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft.
- iii. Actions with an intent to cause injury
- iv. In connection with damage to any data.
- v. Medical malpractice (First aid is covered)
- vi. Damage to own property.
- vii. Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- viii. Activities in USA / Canada

### PERSONAL ACCIDENT POLICY RTT254853/RSACL001262

#### Benefits

Whilst an Insured member is participating in any activity stated above anywhere in the World including direct travel to and from such activity within the United Kingdom,

- |      |   |                |
|------|---|----------------|
| i.   | Accidental Death Benefits   | <b>£30,000</b> |
| ii.  | Accidental Death under 16 years of age                                | <b>£2,000</b>  |
| iii. | Permanent and total Disablement from employment of any and every kind | <b>£50,000</b> |

#### Principal Exclusions

- i. Members over 80 years of age
- ii. Death or Disablement more than two years after the event at which injured.
- iii. First £50 in respect of claims for damage to teeth
- iv. Participating in sport as a full time paid professional
- v. Illness or disease
- vi. Arising out of the use of illegal drugs

#### In the event of a claim:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade Ltd on 0121 698 8040 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability; do not make an offer or promise to pay.

#### Insurers and Providers are:

Perkins Slade Ltd (no 969374) is registered at 3, Broadway, Broad Street, Birmingham B15 1BQ  
Royal & Sun Alliance (no 93792) is registered at St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL  
Perkins Slade Ltd and Royal Sun Alliance are both authorised and regulated by the Financial Services Authority  
Complaints procedure - any queries or complaints relating to this insurance should be referred to Perkins Slade Limited, contact details as above

*This document is intended as a summary only. For a copy of full policy documents please apply in writing to British Aikido Board or our Insurance Brokers Perkins Slade Ltd, 3, Broadway, Broad Street, Birmingham, B15 1BQ March 2010*

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded.

Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported.

## REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk).